CLAIMS:

1. A method for prohibiting predetermined categories of online purchases, comprising:

generating a database of user specific preferences;

generating a categorized database of web sites offering online purchases;

receiving an online purchase request from a user;

determining if the online purchase request corresponds to an entry in the categorized database of web sites offering online purchases; and

prohibiting the online purchase request if a corresponding entry is found in the categorized database of web sites offering online purchases and if the user specific preferences indicate that that the online purchase request corresponds to a type of purchase to be prohibited.

2. The method of claim 1, wherein generating a database of user specific preferences further comprises receiving user information corresponding to user credit card information and types of purchases that the user desires to prohibit.

3. The method of claim 1, wherein generating a categorized database of web sites offering online purchases further comprises executing a web crawler operation configured to search through Internet web sites, identify commerce related sites, and store a categorized list of the commerce related sites in a memory device.

4. The method of claim 1, wherein determining if the online purchase request corresponds to an entry in the categorized database of web sites offering online purchases further comprises indexing into the categorized database with a parameter representative of the web site receiving the online purchase request to determine if a matching parameter resides in the categorized database of web sites.

5. The method of claim 1, wherein prohibiting the online purchase request further

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comprises blocking a user's credit card information from being transmitted to the web site offering online purchases.

6. The method of claim 1, wherein receiving an online purchase request further comprises intercepting the online purchase request in an Internet service provider.

7. The method of claim 1, wherein receiving an online purchase request further comprises intercepting the online purchase request in a credit card company's credit card authorization system.

8. The method of claim 1, wherein receiving an online purchase request further comprises intercepting the online purchase request with a locally executed software process configured to monitor Internet traffic on a local system for purchase related information.

9. A method for prohibiting selected online purchases, comprising:

receiving an online purchase request;

indexing into a categorized database of online web sites with a parameter representative of a web site intended to receive the online purchase request to determine if the web site intended to receive the online purchase request is a type of web site from which a user desires to prohibit purchases from; and

blocking the online purchase request from being processed if the web site intended to receive the online purchase request is a type of web site from which the user desires to prohibit purchases from.

10. The method of claim 9, further comprising storing user information representative of the types of purchases the user desires to prohibit in an electronically accessible database.

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11. The method of claim 9, further comprising generating the categorized database of online web sites through execution of a web crawler operation configured to identify and categorize web sites offering at least one of goods and services for sale thereon.

12. The method of claim 9, wherein indexing into the categorized database further comprises indexing into the categorized database with a web site address of the site intended to receive the online purchase request.

13. The method of claim 9, wherein the categorized database of online web sites further comprises a dynamically generated and maintained database of web sites offering online purchases, the database being categorized according to the type of online purchases offered by the individual web sites.

14. The method of claim 9, wherein blocking the online purchase request further comprises blocking the user's credit card information from being transmitted to the web site intended to receive the online purchase.

15. The method of claim 9, wherein receiving an online purchase request further comprises intercepting the online purchase request during a period when the online purchase request is being transmitted through an Internet service provider.

16. The method of claim 9, wherein receiving an online purchase request further comprises intercepting the online purchase request in a credit card authorization computer during a charge authorization process.

17. The method of claim 9, wherein receiving an online purchase request further comprises intercepting the online purchase request with a software process configured to cooperative operate with a browser program on the user's personal computer.

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18.   A method for blocking predetermined categories of online purchases, comprising:

receiving an online purchase request from a user, the online purchase request being associated with a parameter representative of an online merchant receiving the online purchase request;

determining if the online merchant offers categories of purchases that the user desires to prohibit by searching a categorized database of known online merchants with the parameter representative of the online merchant; and

blocking the completion of the online purchase request if the online merchant is determined to offer categories of purchases that the user desires to prohibit.

19.   The method of claim 18, further comprising dynamically generating and maintaining the categorized database of known online merchants through a web crawler operation.

20.   The method of claim 18, wherein receiving the online purchase request further comprises intercepting the online purchase request in at least one of an ISP based system, a credit card authorization based system, and a plug in-type software system.